THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) No, Sir. The collections under non-tax receipts during the last five years are as under:—

(In crores of Rupees)

Year	Budget Estimates	Actuals
1991-92	15029	1596
1992-93	19232	2008
1993-94	21470	22004
1994-95	23342	23629
1995-96	26413	28103*RE

*The accounts not yet finalised.

It will be seen from the above data that there has been an increasing trend of collection of non-tax revenue every year and the actual collections have been more than the budget targets.

(b) and (c) Does not arise.

Frauds in Branches of Vysya Bank LTD

271. SHRI O.P. KOHLI: Will the Minister of FINANCE be pleased to state:

(a) whether a large number of frauds have taken place in the branches of Vysya Bank Ltd. during the last three years;

(b) if so, the details thereof, branch-wise;

(c) what was the modus operandi adopted in these frauds, fraud-wise;

(d) how many of these cases were reported to the police/Reserve Bank of India/Head Office and the reasons for not reporting the remaining cases;

(e) the reasons for the frauds taking place; and

(f) what action has been taken against the concerned officers/Managers and if no action has been taken, the reasons therefor?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) to (f) The information asked for is given in the Statement.

Statement

Name of the branch	Date of occurence	Date of detection	Modus Operandi	Whether reported to Police/RBI	Whether laid down norms followed	Action taken against delinquent officials
Yamuna Nagar	Between 2.12.92to 2.7.93	29.6.93	Dividend Warrants were intercepted by one Shri Ajay Kumar fraudulently through fictitious Savings Bank accounts amounting to Rs.46,100/-	Reported to Police/ RBI.	No	Negligent officers have been cautioned and personal responsibility has been fixed on time for future claims.

Name of the branch	Date of occurence	Date of detection	Modus Operandi	Whether reported to Police/RBI	Whether laid down norms followed	Action taken against delinquent officials
Chandni Chowk	July 1993	1.9.93	Stock invest instruments were fraudulently altered by M/s K.C. Agarwal group and presented in clearing at RCC, Delhi for an altered sum of Rs74 lacs. But the branch returned these instruments because they have become stale. No loss was sustained by the bank.	Reported to RBI on 15.11.93	Fraud was perpetrated by outsiders	No action is taken since there was no involvement of insiders.
Connaught Place	Between 2.6.94 and 6.6.94	4.7.94	A cheque book was issued on the basis of xerox copy of requisition slip to an unidentified person. Three cheques with forged signatures were encashed aggregating Rs.1. lakh.	Reported to RBI on 19.12.9 . RBI is advising the Bank to report the matter to the police.	Yes. The Accounts were properly introduced	Three officials have been punished for passing the fake cheques.
Karolbagh	Between 10.12.95 and 16.12.95	16.12.95	One person obtained a cheque book by presenting fake requisition slip which is similar to the original cheque requisition slip held with the customer. The culprit encashed seven cheques for Rs.4.40 lacs and was nabbed while attempting to encash the next cheque and handed over to police.	Reported to RBI on 24.4.96 and also to the Police.	Yes	Action is in progress against the official who passed these cheques without verifying the specimen signatures.
Karolbagh	Between Aug. '95 and Jan. '96	30.1.96	Some employees of the account holder obtained cheque books from the branch fraudulently and encashed several cheques through clearing for the	Reported to RBI on 19.3.96 and also to police.	Yes.	One clerk at the branch suspected to be involved in the branch has been

Name of the branch	Date of occurence	Date of detection	Modus Operandi	Whether reported to Police/RBI	Whether laid down norms followed	Action taken against delinquent officials
			aggregate amount of Rs.2.90 lakhs.			suspended.
Chandni Chowk	Between 12.6.96 and 14.6.96	18.6.96	Culprits got cheque requisition slip printed and obtained a cheque book with forged signatures. Three cheques from this book were encashed for an aggregate amount of Rs.0.80 lakhs in June 96. Internal investigation by the bank is in progress.	Bank has instructed its controlling office to lodge a complaint with the police immediately.	Not yet ascertained since the investigation is in progress.	This aspect will be looked into after the completion of investigation.

प्राथमिकता वाले क्षेत्र में दिये जाने वाले ऋणों में कमी

272. **श्री राम जेठमलानी:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सरकार का ध्यान 28 फरवरी, 1996 के दैनिक समाचार पत्र "बिजनेस स्टैंडर्ड" में "स्पीज 100 करोड़ ड्रॉप इन प्राइओरिटी सेक्टर" शीर्षक से प्रकाशित समाचार की ओर दिलाया गया है;

(ख) यदि हां, तो क्या यह सच है कि वित्तीय वर्ष 1995-96 के दौरान देश के वित्तीय संस्थानों द्वारा प्राथमिकता वाले क्षेत्र के लिये निर्धारित प्रतिशत के अनुरूप ऋण वितरित नहीं किया जा सका है;

(ग) यदि नहीं, तो इस संबंध में तथ्य क्या हैं;

(घ) वित्तीय वर्ष 1995-96 के दौरान प्राथमिकता वाले क्षेत्र के अंतर्गत कृषि, उद्योग, छोटे व्यापारिक संस्थानों आदि को ऋण के रूप में कितनी-कितनी धनराशि दी गयी है; और

(ङ) यह धनराशि वर्ष 1994-95 के दौरान इन क्षेत्रों को ऋण के रूप में दी गई धनराशि की तुलना में कितनी है?

वित्त मंत्री तथा कम्पनी कार्य मंत्री (श्री पी० चिदम्बरम): (क) जी, हां।

(ख) से (ङ) वाणिज्यिक बैंकों द्वारा प्राथमिकता प्राप्त क्षेत्र को उधार देने के लिए लक्ष्य नीचे दिए गए हैं:—

(i) सरकारी और गैर-सरकारी क्षेत्र के बैंक

कुल प्राथमिकता क्षेत्र अग्रिम	कुल बैंक ऋण (एन बी सी) का 40 प्रतिशत
कृषि अग्रिम	एन बी सी का 18 प्रतिशत
कमजोर वर्गों को अग्रिम	एन बी सी का 10 प्रतिशत

(ii) भारत में कार्य कर रहे विदेशी बैंक

कुल प्राथमिकता क्षेत्र अग्रीम	एन बी सी का 32 प्रतिशत
लघु उद्योगों (एस एस आई) को अग्रिम निर्यात ऋण	एन बी सी का 10 प्रतिशत
	एन बी सी का 10 प्रतिशत

भारतीय रिज़र्व बैंक द्वारा दी गई सूचना के अनुसार मार्च, 1995 और मार्च, 1996 के अंतिम शुक्रवार की स्थिति के अनुसार प्राथमिक क्षेत्र को ऋण देने के लिए